EFTPOS I

User Guide.

Bank of Melbourne

Contact Details

- **Bank of Melbourne Merchant Help Desk**
  Service, Sales and Support
  Terminal Difficulties
  Stationery Orders
  1300 070 676
- **Cardholder Behaving Suspiciously**
  1300 301 831

  Note: If one of our operators asks you to retain a card, please ensure your personal safety first.

  Do not comply with the request if you or anyone else is placed at risk.

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1 Introduction

The EFTPOS 1 terminal lets you process online transactions for Debit Cards (savings and cheque accounts), Credit Cards (Visa, MasterCard® and UnionPay) and Charge Cards (American Express®, Diners Club and JCB). To accept Charge Card transactions please contact the relevant Charge Card Provider.

EFTPOS 1 enables you to process:

- Purchases
- Purchases with cash out for Debit Cards
- Refunds
- Mail/telephone order (MOTO) and eCommerce Transactions
- Cash out transactions for Debit Cards
- Purchase with Tip

American Express is a trademark of American Express. MasterCard is a registered trademark of MasterCard International Incorporated.

1.1 Merchant Responsibility for Equipment and Materials Provided

Terminals and equipment (where supplied by us), plus any unused stationery and promotional material remain the property of the bank.

- You must not sell, assign or in any way encumber them.
- You will not permit a third party to have possession of or access to any equipment, or other materials.
- You must ensure that the terminals are covered by your business or contents insurance.

Terminals must not be relocated without prior authorisation

Terminals must be located where customers can use the PINpad without the risk of other people seeing them key in their PIN (Personal identification number).

1.2 Cancellation of Facility

If your merchant facility is cancelled for any reason, you need to return the equipment and materials to us. To do this, call the Merchant Helpdesk on 1300 780 676. You must return all equipment and materials within five business days of our request.

Fees and charges will continue to be charged until the equipment is returned to the bank as instructed.

1.3 Damaged, Lost or Stolen Equipment

If equipment is damaged, lost or stolen, you will be charged for its replacement.

1.4 Merchant Receipts

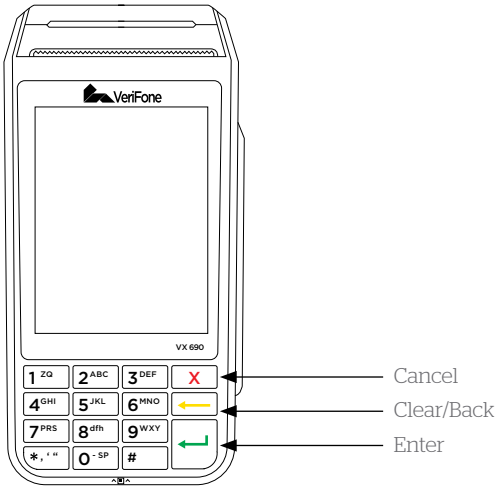
You need to retain all merchant receipts printed in a secure manner for reconciliation and in case of terminal failure. Refer to Section 16.0 Records in the EFTPOS Merchant Agreement.

You must provide customers with a receipt unless they request otherwise.

2. Getting Started

The EFTPOS 1 terminal is a complete unit that includes:

- EFTPOS 1 terminal
- Terminal base
- Paper rolls
- Cables (Ethernet and phone)
- Power supply



2.1 Using the Touch Screen

The EFTPOS 1 terminal has a colour touch screen. To navigate using the touch screen, follow the prompts and press the option on the screen to make a selection.

2.2 Keyboard Layout

Key Title	Symbol	Key Purpose
Enter		This button on the terminal keypad is used to accept data entry or proceed with a function and is the same as using the SELECT or OK buttons displayed on the touch screen. This button is also used to power on the terminal when held down for 10 seconds.
Clear/Back		This button on the terminal keypad is used for clearing entered data or moving back to the previous screen and is the same as using the CLEAR or BACK buttons displayed on the touch screen.
Cancel		This button on the terminal keypad is used to cancel the current function and return to the home screen and is the same as using the CANCEL or NO buttons displayed on the touch screen. This button is also used to power off the terminal when held down for 10 seconds.

2.3 Terminal Display

Key Title	Symbol	Key Purpose
Mobile signal		The number of bars indicates strength of the mobile communications signal
No Mobile signal		Mobile communication is not connected.
WiFi		Number of bars indicates signal strength of the WiFi connection
No WiFi		WiFi configured but not connected
Bluetooth®		Bluetooth® connected
No Bluetooth®		Bluetooth® not connected
Ethernet		Ethernet connected
No Ethernet		Ethernet not connected
Battery		Internal battery power level displayed when terminal is not connected to a power supply.
Battery low		Battery symbol will turn red to indicate when terminal power is low
Battery charging		Battery symbol will turn green when the terminal is plugged into a power supply and is charging

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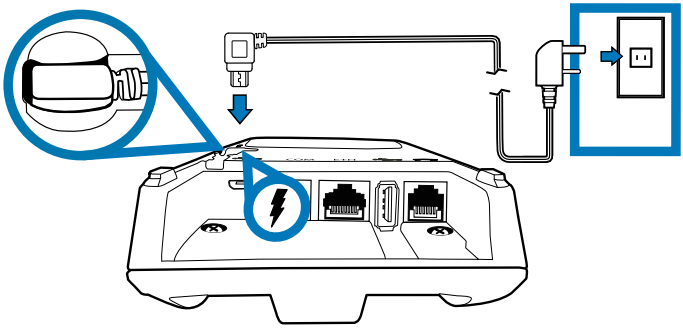
2.4 Charging your Terminal

There are two options available to charge your terminal, either through connecting the power source directly to the terminal or via the terminal base:

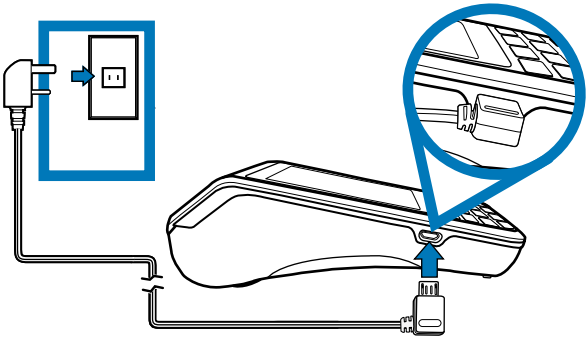
i) Connecting base station to power

1. Insert the power cable into the power port on the terminal base.
2. Plug the AC power cord into a wall outlet or a surge protected power board.
3. Place terminal on the base to begin charging.



ii) Alternate charging method

1. Insert the power cable to the power port found on the side of the terminal.
2. Plug the AC power cord into a wall outlet or a surge protected power board.



Note: It is recommended that you charge your terminal through the terminal base as this will enable you to quickly return your terminal to charge mode between uses.

2.5 Manual Start and Shutdown

i) Terminal Start-up

When placed on the base, the EFTPOS 1 terminal will automatically turn on. To turn on the terminal manually, hold the key down for 10 seconds until the start-up screen is displayed on the terminal.

ii) Terminal Shutdown

Hold the key down for 10 seconds until the terminal displays the shutdown verification screen. Keep holding the key until the EFTPOS 1 terminal shuts down, the terminal must be unplugged from the power supply or removed from the base before attempting a manual shut down.

2.6 Terminal Maintenance

To keep your terminal software up to date, the bank will automatically download any updates to your terminal on a regular basis. You need to allow updates to complete in order to have the latest configuration and software. Ensure that your terminal is powered on and has connectivity to the bank.

Generally, this download will occur overnight and will take a minute or two, however a full software download can take 10 to 15 minutes.* To let this download occur, your terminal will need to be kept switched on and be able to communicate with the bank.

If your terminal is unable to connect to the bank system at its scheduled time, it will automatically try again at a later stage.

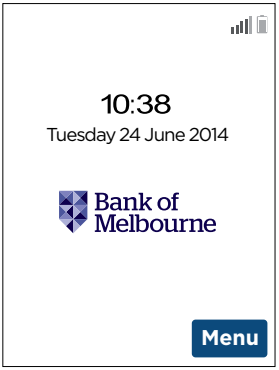
**Note: This depends on the connection type that is used by the terminal.*

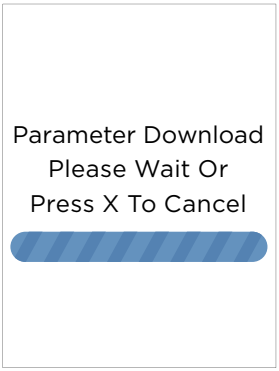
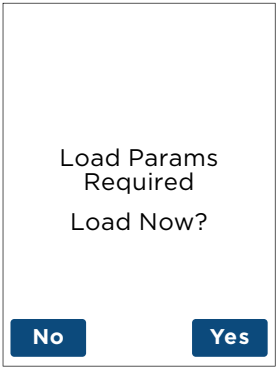
2.7 Terminal Activation

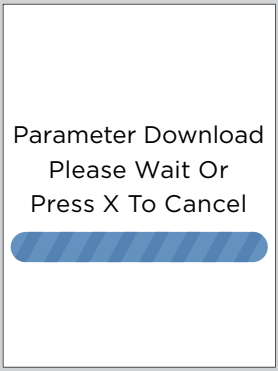
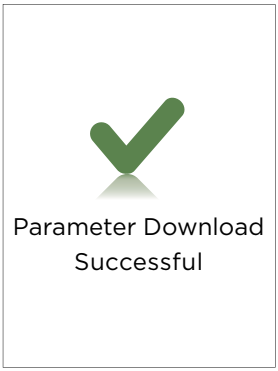
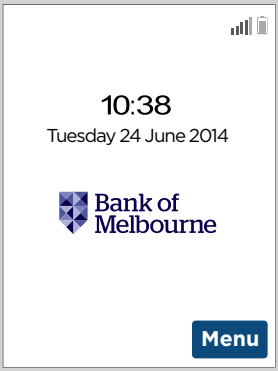
If you have received the terminal via satchel delivery, the terminal will need to be activated prior to use. Please refer to your QuickStart guide for details on how to activate your terminal. Once activation is complete, a parameter download* will need to be carried out to begin transacting.

**The download will take approximately 1-2 minutes, depending on your location and the communications connection you are using.*

2.7.1 Software Download

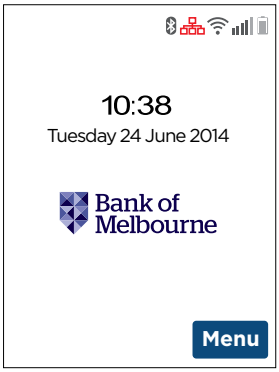
Step	Terminal Display	Action
1		Power on the terminal by pressing the key for 10 seconds.

Step	Terminal Display	Action
5		The terminal will automatically initiate the parameter download.
6		If the terminal displays "TERMINAL INACTIVE" the terminal has not been activated successfully, please contact the Merchant Helpdesk.
7		Once activation has been completed, press any key on the keypad and the terminal will prompt "Load Params Required Load Now?" Touch the "Yes" button on the touch screen or press ↵ to initiate the parameter download.

Step	Terminal Display	Action
8		The terminal will now complete the parameter download, please wait for download to complete.
9		Upon the successful completion of the parameter download the terminal will display "Parameter Download Successful".
		The terminal will restart. Once the home screen is displayed you are now ready to begin transacting.

3. Procedures

3.1 Terminal Display



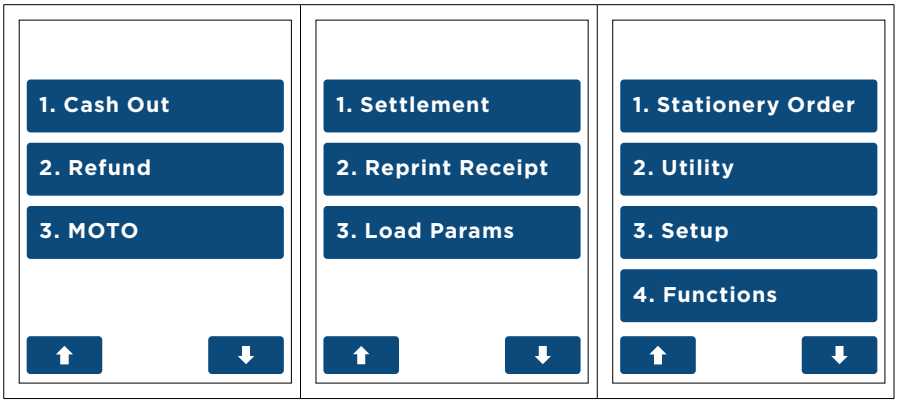
The terminal display shows information such as the battery strength, connection strength, date and time.

The main menu can be accessed via the idle screen by pressing the "Menu" key, then using the on-screen touch keys to navigate through the main menu items.

3.2 Main Menu

There are 12 main menu items.

Note: Main menu items listed may differ depending on the features enabled on your terminal.



To choose a main menu item:

i) Press the menu item using the touch screen; or

ii) Enter the number of the menu item using the keypad.

3.3 Contactless Transactions

The EFTPOS 1 terminal is fitted with an in-built contactless card reader, mounted behind the screen, which enables the terminal to process contactless card transactions.

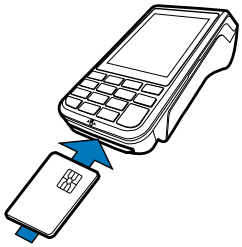
1. When prompted by the terminal, position the contactless card above the terminal screen.
2. Await the confirmation beeps before removing the card.

Note: Contactless transactions are currently unavailable for UnionPay cards.

3.4 Chip Card Transactions

The EFTPOS 1 terminal supports chip card transactions.

The chip card reader is located at the bottom of the terminal below the keypad.

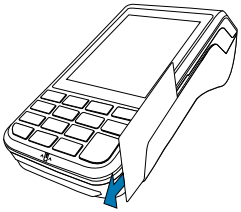


1. Position the chip card with the chip facing upward and toward the terminal.
2. Insert the chip card into the chip card reader slot in a smooth, continual motion as far as it can go.
3. The card should remain inserted in the terminal until the transaction is complete, and the terminal prompts you to remove it.
4. If there is an error with reading the chip on the card, the terminal may prompt you to swipe the card.

3.5 Magnetic Stripe Transactions

The EFTPOS 1 terminal supports magnetic stripe transactions.

The magnetic stripe reader is located on the right hand side of the terminal.



1. Position a magnetic stripe card in the card reader with the stripe facing inward, towards the keypad.
2. To ensure a proper read of the magnetic stripe card, please insert the magnetic stripe card from the top of the unit.
3. Swipe the card smoothly through the magnetic card reader.
4. If there is no response from the terminal, or CARD ERROR message is displayed, swipe the card again. You may be required to swipe faster or slower.

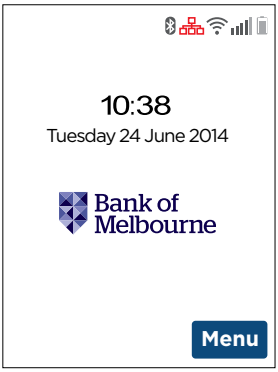
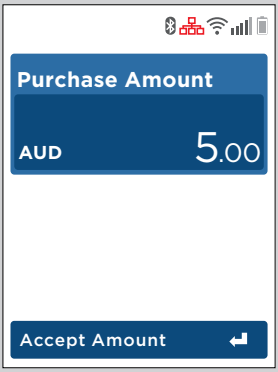
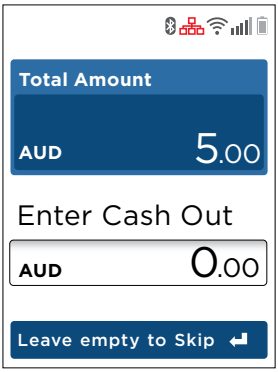
Note: If you have attempted to swipe a chip card the terminal will prompt you to insert the card (See Section 3.4: Chip Card transactions).

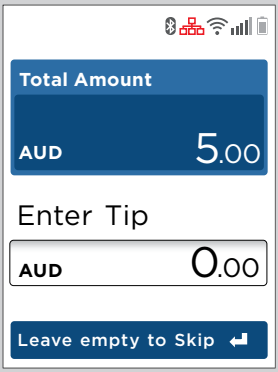
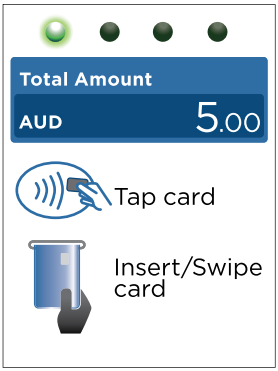
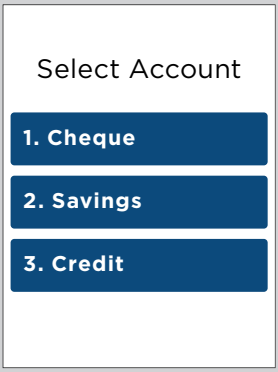
3.6 Cancelling a Transaction

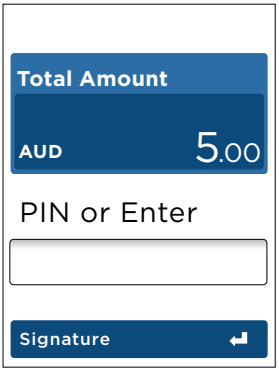
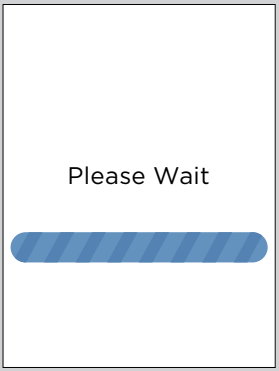
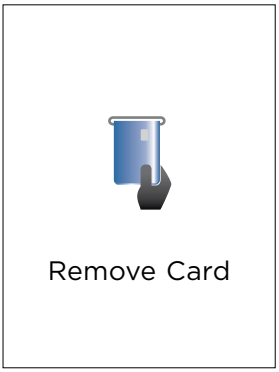
Cancel Key	To cancel a transaction during processing, press the key on the terminal.

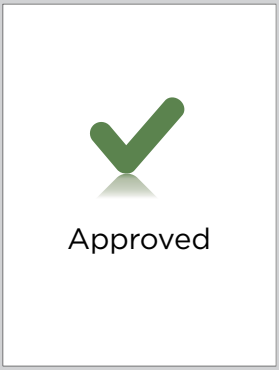
4 Transaction Procedures

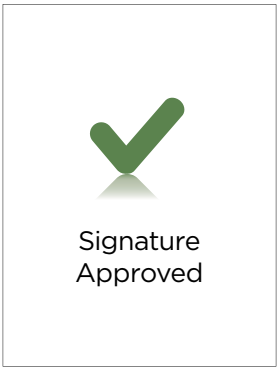
4.1 How to process a Purchase only Transaction

Step	Terminal Display	Action
1		To initiate a Purchase only transaction: 1) Press any key on the terminal keypad to begin entering the purchase amount.
2		Enter the purchase amount, e.g. $5 = 500. If a correction is required press the key to remove the last number entered, or the key to return to the idle screen. Press the touch screen or the key to proceed.
3		Press the touch screen or the key to proceed without cash out for a Purchase-only transaction.

Step	Terminal Display	Action
4		Press the touch screen or the key to proceed without Tip for a Purchase only transaction.
5		Allow your customer to insert, swipe or tap their card (see Sections 3.3, 3.4 and 3.5).
6		For magnetic stripe and chip cards, select the required account on the touch screen, or press 1, 2 or 3. *Note: The accounts offered on this screen will change depending on the type of card presented.*

Step	Terminal Display	Action
7		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the key. *Note: If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the key.*
8		The terminal will connect to the bank and begin processing the purchase.
9		If a chip card was inserted and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Step	Terminal Display	Action
10	 	The terminal will now begin printing the receipt and display the transaction result.
11		If a signature is required, remove the card from the terminal and have the customer sign the receipt. *Note: Signature will still be required for UnionPay Credit card transactions as well as PIN authorisation, and certain cards (for example signature-only cards, payment cards that do not have a chip and some international cards) will also require a signature. Your terminal will be able to process these cards as normal.*

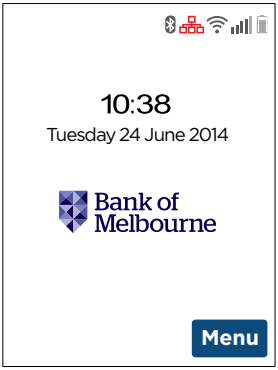
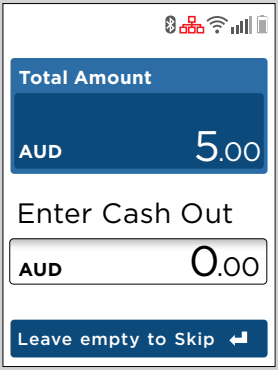
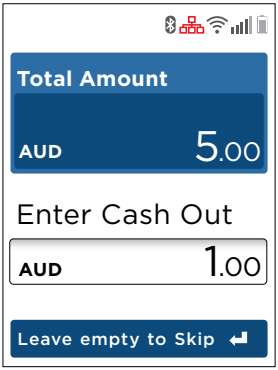
Step	Terminal Display	Action
12		If the signature on the receipt matches the signature on the card, touch the "Yes" button on the touch screen or press the ↵ key to confirm. Otherwise touch the "No" button on the touch screen or press the X key to cancel the transaction.
13	 	One of the following screens will be displayed depending on signature approval/decline.

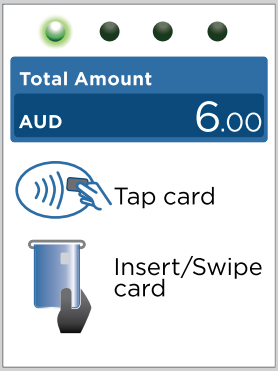
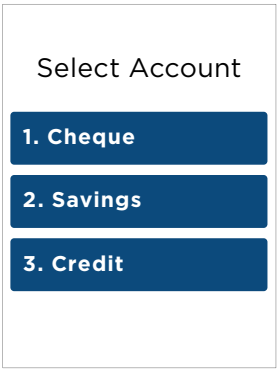
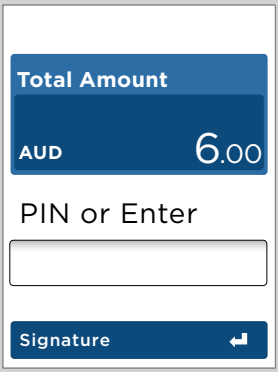
Step	Terminal Display	Action
14	Print Customer Receipt? No Yes	Press the "Yes" button on the touch screen or the key to print a customer copy. If not required, press the "No" button on the touch screen or the key.
15	 Printing...	**Wait for printer** If you have elected to print a receipt, the screen will display a picture of a printer to indicate it is printing a customer receipt.

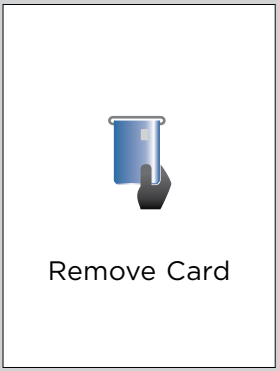
Note: Before completing the purchase, check that the transaction was approved. If the transaction is declined, the terminal will beep for two seconds and display an error message giving the reason. An explanation of the error code is available in Section 9.

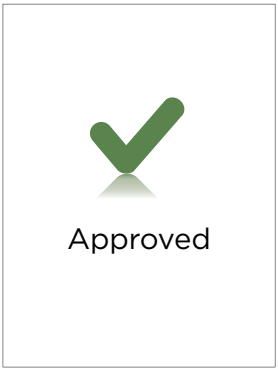
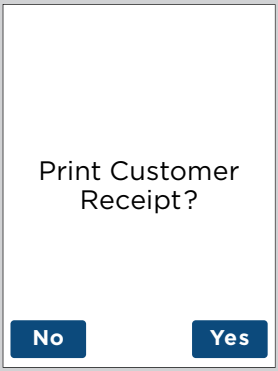
4.2 How to process a Purchase with Cash Out Transaction

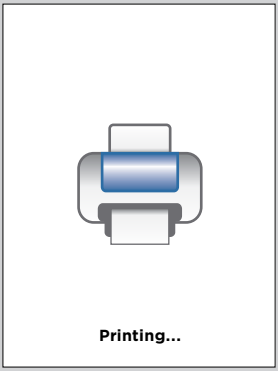
If enabled, your terminal can process purchase with cash out transactions, available from cheque or savings accounts only.

Step	Terminal Display	Action
1		Press a number on the terminal keypad to begin entering the purchase amount and proceed to Step 2.
2		Enter the purchase amount, e.g. $5 = 500. If a correction is required press the key to remove the last number entered or the key to return to the idle screen. Press the key to proceed.
3		Key in cash out amount and press the touch screen or the key. The cash out amount may be left at $0.00 by just pressing the key. *Note: cash out is only available on cheque and savings accounts.*

Step	Terminal Display	Action
4		Insert or swipe the customer's card (see Sections 3.3, 3.4 and 3.5).
5		Select the required account (Cheque or Savings) on the touch screen or press the ↵ key.
6		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete, the cardholder can press the touch screen or the ↵ key.

Step	Terminal Display	Action
7		The terminal will connect to the bank and begin processing the purchase.
8		If a chip card was inserted and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

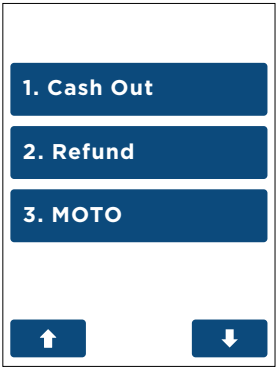
Step	Terminal Display	Action
9	 	The terminal will now begin printing the receipt and display the transaction result.
10		Select "Yes" on the touch screen or press the key to print a customer copy. If not required, select "No" on the touch screen or press the key.

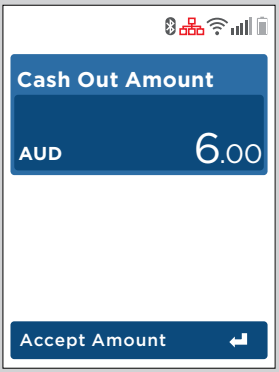
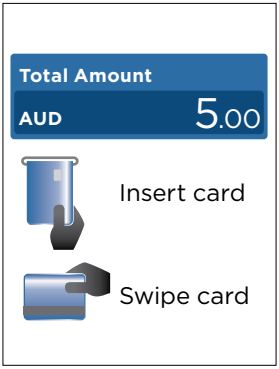
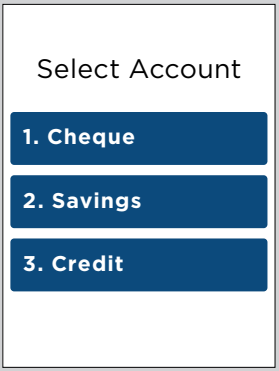
Step	Terminal Display	Action
11		Printing of customer receipt will begin.

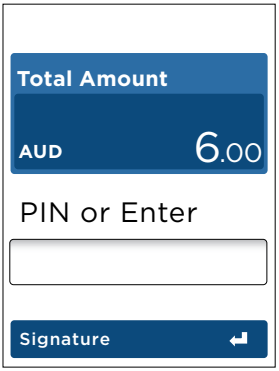
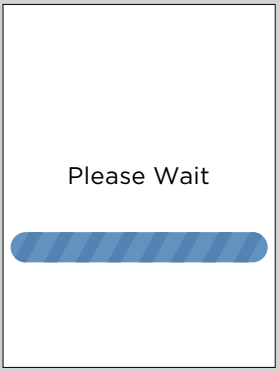
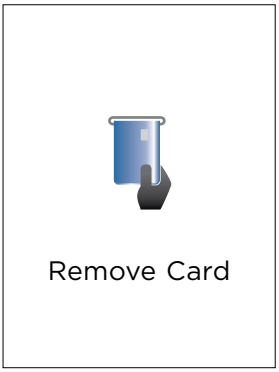
4.3 How to process a Cash Out only Transaction

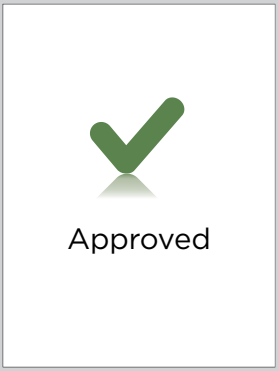
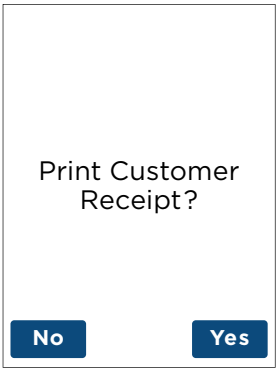
If cash out is enabled on the terminal, customers can be given cash out. Cash is available from cheque and savings accounts only.

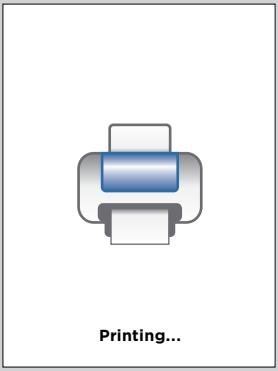
Note: For information on how to enable cash out please refer to Section 4.2.

Step	Terminal Display	Action
1		On the main menu navigate to and select cash out and press the touch screen or enter the number of the menu item using the keypad.

Step	Terminal Display	Action
2		Key in the cash out amount, e.g. $45 = 4500. If a correction is required, press the touch screen or the ← key to remove the last number entered, or press the X key to return to the idle screen. Press the touch screen or the ↵ key to continue.
3		If the transaction was not initiated by swipe/ insertion of a card this screen will be displayed. Insert or swipe the customer's card (see Sections 3.3, 3.4 and 3.5).
4		Select the required account cheque or savings and press the touch screen or the ↵ key. Note: Cash out is only available on cheque and savings accounts.

Step	Terminal Display	Action
5		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the key.
6		The terminal will connect to the bank and begin processing the cash out.
7		If a chip card was inserted and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed

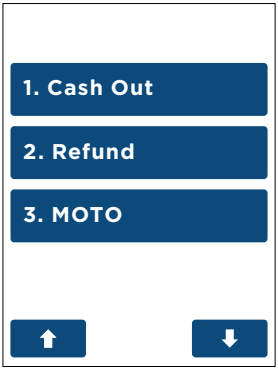
Step	Terminal Display	Action
8	 	The terminal will print the receipt and display the transaction result.
9		Select "Yes" on the touch screen or press the key to print a customer copy. If not required, select "No" on the touch screen or press the key.

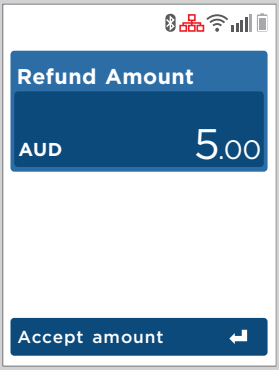
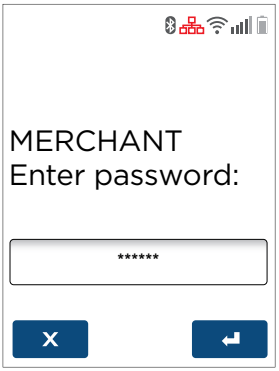
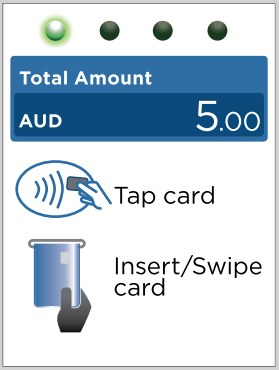
Step	Terminal Display	Action
10		**Wait for printer** If you have elected to print a receipt, the screen will display a picture of a printer to indicate it is printing a customer receipt.

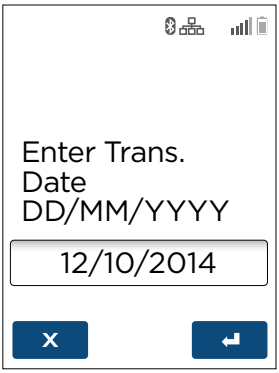
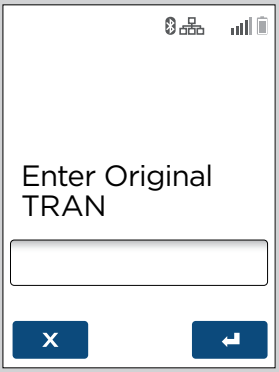
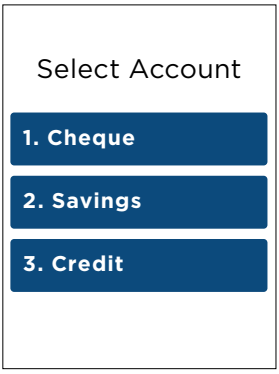
4.4 How to process a Refund Transaction

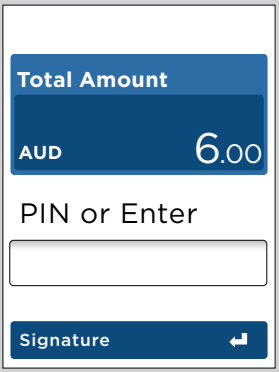
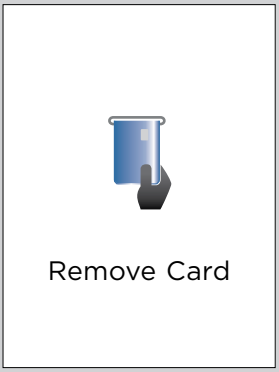
If a customer returns a purchase, or if an incorrect amount was charged, a refund can be processed as follows:

Note: Refunds may only be processed where there was an initial valid transaction on the same card.

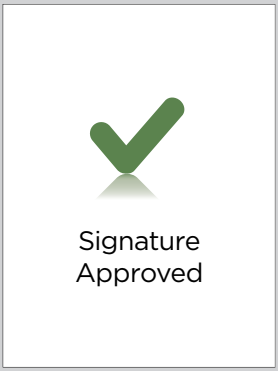
Step	Terminal Display	Action
1		Navigate through the main menu to the "Refund" option and press the touch screen or enter the number of the menu item using the keypad.

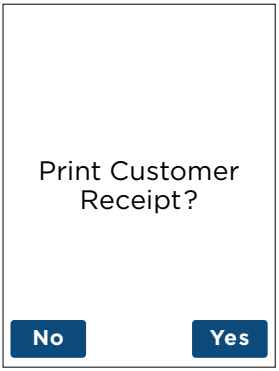
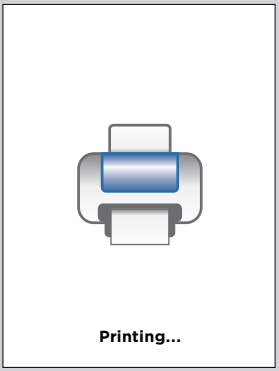
Step	Terminal Display	Action
2		Key the refund amount, e.g. $5 = 500. If a correction is required press the key to remove the last number entered or the key to return to the idle screen. Press the touch screen or the key to continue.
3		The terminal will now prompt for the merchant password to be entered. Key in the merchant password and press the touch screen or the key. Once the correct password is entered the terminal will proceed to the next screen in Step 4. Note: To obtain your Merchant Password, please call the Merchant Helpdesk.
4		Insert, swipe or tap the customer's card (see Sections 3.3, 3.4 and 3.5).

Step	Terminal Display	Action
5		**For UnionPay card transactions, the original transaction date must be entered.** Locate the receipt of the original transaction which is being refunded, and enter the transaction date found on the receipt into the terminal. Note that the refund amount cannot exceed the value of the original transaction.
6		**For UnionPay card transactions, the original transaction receipt reference number must be entered.** Locate the receipt of the original transaction which is being refunded, and enter the reference number found on the receipt into the terminal. Note that the refund amount cannot exceed the value of the original transaction.
7		Select the required account by pressing the appropriate button on the keypad or touch screen.

Step	Terminal Display	Action
8		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the signature button on the touch screen or press the key.
9		The terminal will connect to the bank and begin processing the refund.
10		If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Step	Terminal Display	Action
11	 Approved <Declined Reason> **Press ENTER Key**	The terminal will print the receipt and display the transaction result.
12	 Signature required	If a signature is required, remove the card from the terminal and have the customer sign the receipt. *Note: Signature will still be required for UnionPay Credit card transactions as well as PIN authorisation, and certain cards (for example signature-only cards, payment cards that do not have a chip and some international cards) will also require a signature. Your terminal will be able to process these cards as normal.*

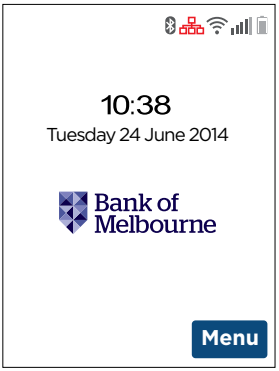
Step	Terminal Display	Action
13		If the signature matches the signature on the card, select "Yes" on the touch screen or press the key to confirm. Otherwise, select "No" on the touch screen or press the key. This will cancel the transaction.
14	 	If the signature is approved or declined the following screens will be displayed.

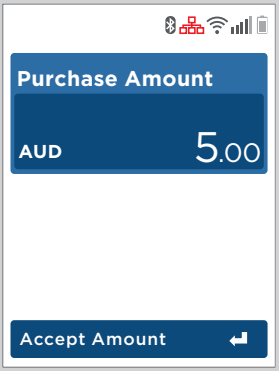
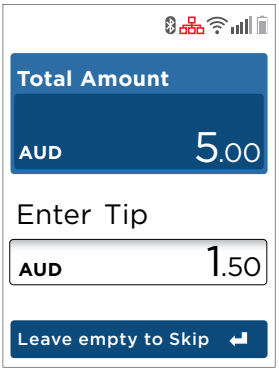
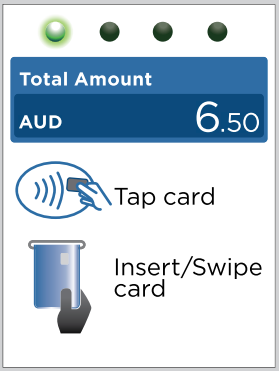
Step	Terminal Display	Action
15		Select "Yes" on the touch screen or press the key to print a customer copy. If not required, select "No" on the touch screen or press the key.
16		Printing of customer receipt will begin.

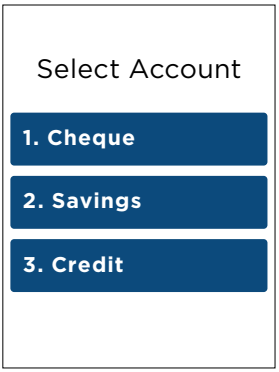
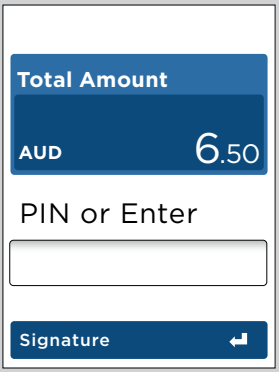
4.5 How to process a Purchase with Tip Transaction.

The tip amount screen will only display if the tipping feature has been enabled.

You may enable or disable the tipping feature by contacting the Merchant Helpdesk.

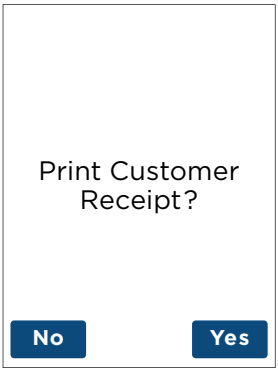
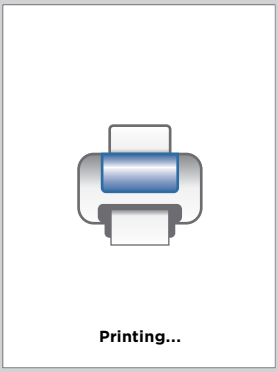
Step	Terminal Display	Action
1		To initiate a purchase with a tip transaction ensure Tip is enabled on your terminal. Press a number on the terminal keypad to begin entering the purchase amount and proceed to Step 2.

Step	Terminal Display	Action
2		Enter the purchase amount, e.g. $5 = 500. If a correction is required, press the touch screen or the ← key to remove the last number entered. To cancel press the X key to return to the idle screen. Press the ↵ key to proceed.
3		Key in tip amount and press the touch screen or the ↵ key. The tip amount may be left at $0.00, by leaving blank and pressing the touch screen or the ↵ key.
4		Insert, swipe or tap the customer's card (see Sections 3.3, 3.4 and 3.5).

Step	Terminal Display	Action
5		Select the required account and press the touch screen or press the ↵ key.
6		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the ↵ key. *Note: If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the ↵ key.*
7		The terminal will connect to the bank and begin processing the purchase.

Step	Terminal Display	Action
8	 Remove Card	If a chip card was inserted and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
9	 Approved <Declined Reason> **Press ENTER Key**	The terminal will now begin printing the receipt and display the transaction result.

Step	Terminal Display	Action
10	Signature required	If a signature is required, remove the card from the terminal and have the customer sign the receipt. *Note: Signature will still be required for UnionPay Credit card transactions as well as PIN authorisation, and certain cards (for example signature-only cards, payment cards that do not have a chip and some international cards) will also require a signature. Your terminal will be able to process these cards as normal.*
11	Signature ok? No Yes	If the signature on the receipt matches the signature on the card, touch the "Yes" button on the touch screen or press the key to confirm. Otherwise touch the "No" button on the touch screen or press the key to cancel the transaction.
12	Signature Approved	If the signature is approved or declined the following screens will be displayed.

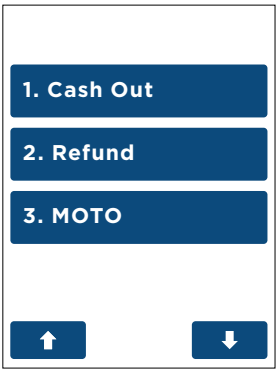
Step	Terminal Display	Action
13		Press the touch screen or the key to print a customer copy. If not required press 'No' on the touch screen or the key.
14		If customer copy is required it will begin printing.

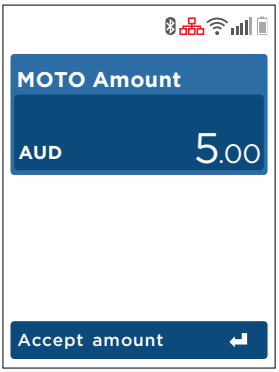
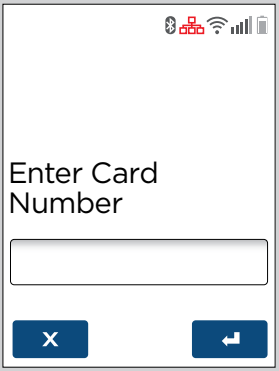
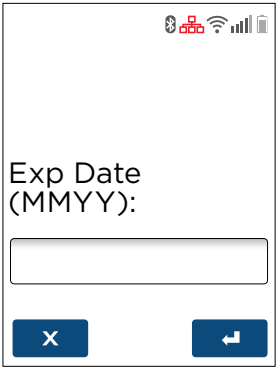
4.6 MOTO

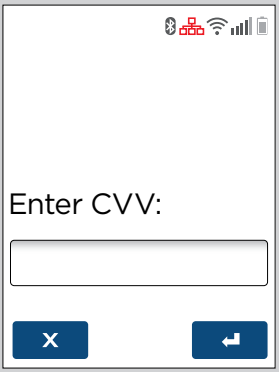
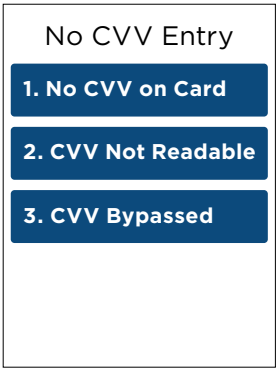
Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. MOTO transactions can on be processed on Credit and Charge cards. For more information on how to register as a MOTO merchant, contact the Merchant Helpdesk.

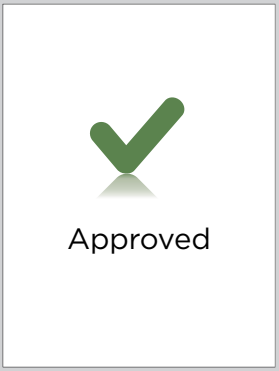
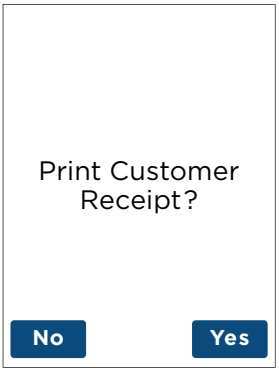
Note:

- Until you are registered as a MOTO or eCommerce merchant, you must not process MOTO or eCommerce transactions.
- An authorisation of a MOTO or eCommerce transaction only establishes that the funds are available in the cardholder's account and that the card has not been reported lost or stolen. It does not guarantee that the person whose name appears on the card is making the purchase or that the purchase will not be subject to a chargeback.
- You will be liable for all chargebacks on MOTO/eCommerce transactions.
- You must retain all merchant receipts for at least 18 months from the transaction date.

Step	Terminal Display	Action
1		On the main menu select "MOTO" on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Mail Order" or "Telephone Order" option and press the touch screen or the ↵ key.

Step	Terminal Display	Action
3		Key in the purchase amount, e.g. $45 = 4500. If a correction is required press the touch screen or the key to remove the last number entered or the key to return to the idle screen. Press the touch screen or the key to continue.
4		Key in the cardholder's card number. If a correction is required press the key. Once the value is correct press the touch screen or the key.
5		Key in the cardholder's card expiry date in MMYY format. If a correction is required press the key, once the value is correct press the touch screen or the key.

Step	Terminal Display	Action
6		**Telephone Order only:** The terminal now displays the control number (CCV/CVV/CVV2) entry screen. Enter the cardholders card control number. If a correction is required press the key, once the value is correct press the touch screen or the key. If no CVV is present, leave blank and press the touch screen or the key and proceed to Step 7.
7		Select from one of the 3 options and press the touch screen or the key.

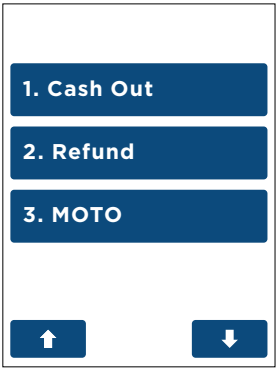
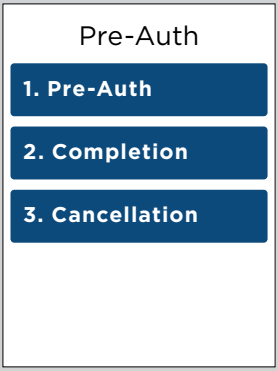
Step	Terminal Display	Action
8	 	The terminal will print the receipt and display the transaction result.
9		Press the touch screen or the key to print a customer copy. If not required, press the touch screen or the key.

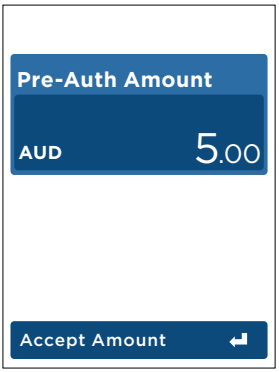
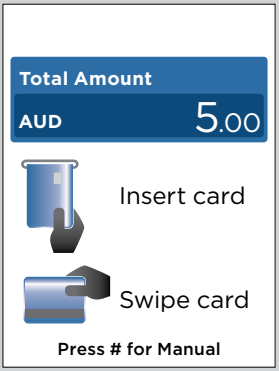
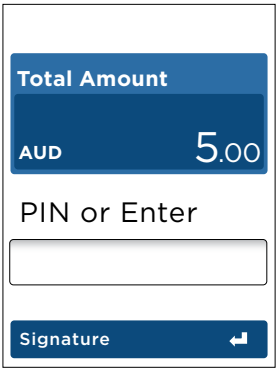
4.7 Pre-Authorisation

This function is used to reserve funds on a card for a sale to be processed at a later time. Car rental companies and hotels/motels most commonly use this function.

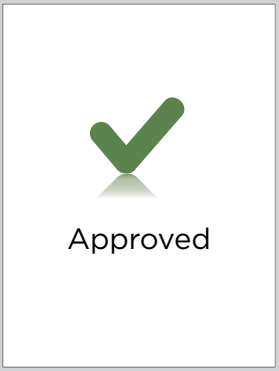
Note:

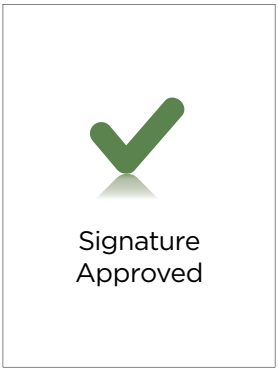
- Pre-Authorisation transactions can only be performed on Credit cards and Charge cards and only where you have been authorised to do so.
- It is important that the receipt is retained as you cannot complete the Pre-Authorisation without information from the Pre-Authorisation receipt. The terminal retains Pre-Authorisations for a maximum of 30 days.
- The length of time funds are held on a customer's card varies depending on the rules set by the cardholder's issuing bank. Once obtained, a Pre-Authorisation cannot be cancelled, except by the card issuer or when the authorisation expires.

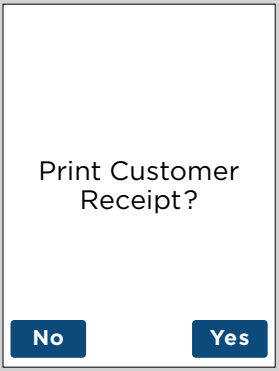
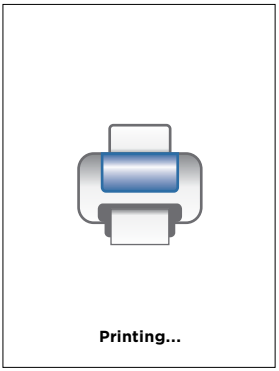
Step	Terminal Display	Action
1		On the main menu, select "Pre-Auth" on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Pre-Auth" option using the touch screen or the key.

Step	Terminal Display	Action
3		Key in the Pre-Auth amount, e.g. $5 = 500. If a correction is required press the key to remove the last number entered or the key to return to the idle screen. Press the touch screen or the key to continue.
4		The terminal will now display the Insert/Swipe card screen.
5		The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the key. Note: If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the key.

Step	Terminal Display	Action
6	Please Wait	The terminal will connect to the bank and begin processing the Pre-Auth.
7	Remove Card	If a chip card was inserted and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.

Step	Terminal Display	Action
8	 	The terminal will now begin printing the receipt and display the transaction result.
9		If a signature is required, remove the card from the terminal and have the customer sign the receipt. *Note: Signature will still be required for UnionPay Credit card transactions as well as PIN authorisation, and certain cards (for example signature-only cards, payment cards that do not have a chip and some international cards) will also require a signature. Your terminal will be able to process these cards as normal.*

Step	Terminal Display	Action
10		If the signature on the receipt matches the signature on the card, touch the "Yes" button on the touch screen or press the key to confirm. Otherwise touch the "No" button on the touch screen or press the key to cancel the transaction.
11	 	If the signature is approved or declined the following screens will be displayed.

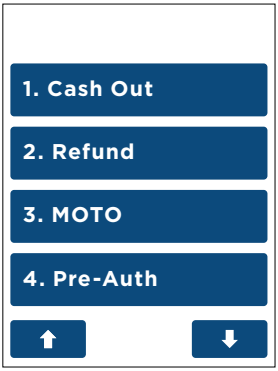
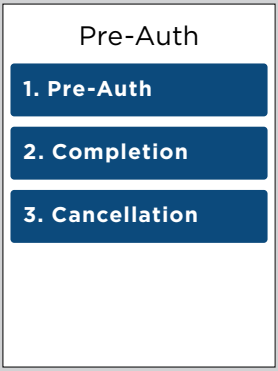
Step	Terminal Display	Action
12		Press the touch screen or the key to print a customer copy. If not required press the touch screen or the key.
13		Printing of customer receipt will begin.

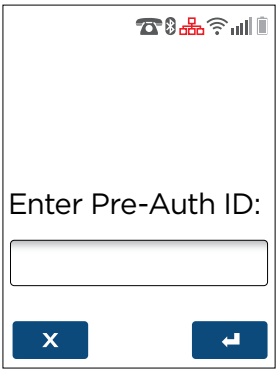
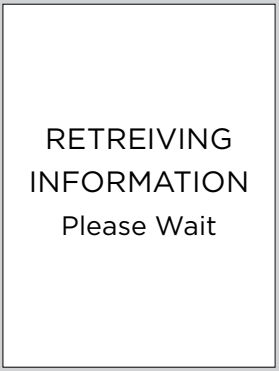
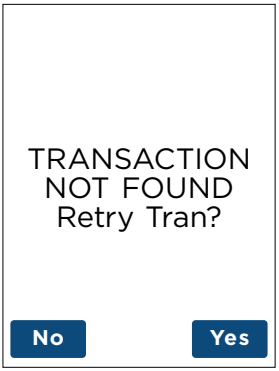
4.8 Pre-Authorisation Completion

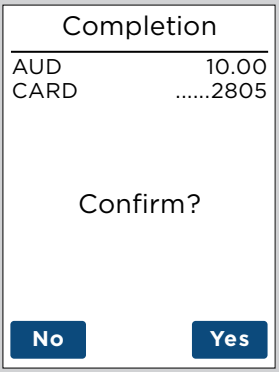
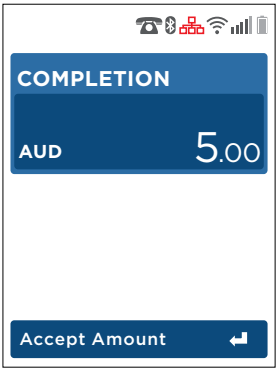
The Pre-Authorisation Completion process looks up the original Pre-Authorisation record confirms the transaction value and puts the Pre-Authorisation payment through as a transaction.

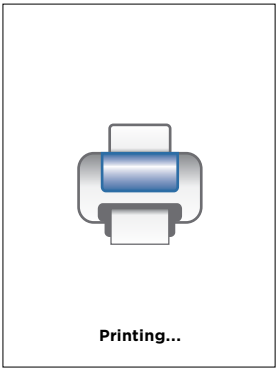
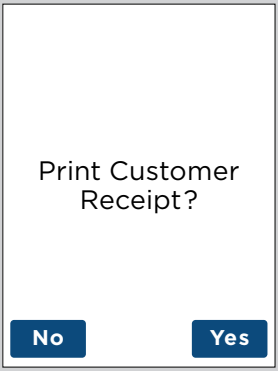
Note: The terminal retains pre-authorisations for 30 calendar days only.

A Pre-Authorisation Completion transaction should be performed within 30 days from when the Pre-Authorisation was processed. If you need to complete a Pre-Authorisation transaction and thirty days have passed since the Pre-Authorisation transaction, a purchase transaction will need to be attempted.

Step	Terminal Display	Action
1		On the main menu, select "Pre-Auth" on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Completion" option and press the touch screen or the key.

Step	Terminal Display	Action
3		Enter the Pre-Auth ID (located on the original Pre-Authorisation receipt) and press the touch screen or the key.
4		The terminal will begin locating the stored transaction.
5		If the Pre-Auth ID was entered incorrectly, the terminal will prompt "Transaction Not Found Retry Tran?" Select "Yes" to re-enter the Pre-Auth ID again.

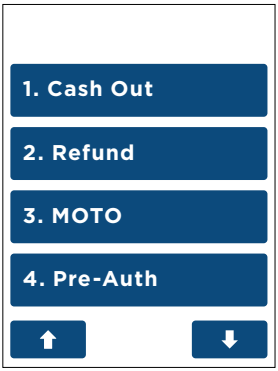
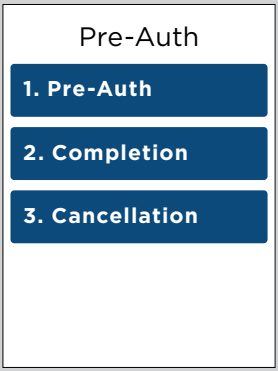
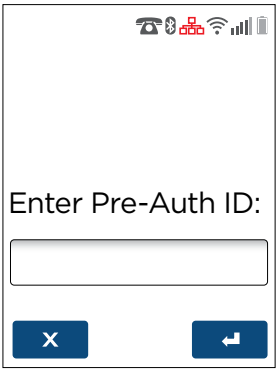
Step	Terminal Display	Action
6		To confirm the transaction is to be completed press the touch screen or the key.
7		Enter the completion amount and press the touch screen or the key.
8		The terminal will connect to the bank and begin processing the Pre-Auth Completion.

Step	Terminal Display	Action
9		The terminal will now begin printing the receipt and display the transaction result.
10		Select "Yes" or press the key to print a customer copy. If not required, select "No" or press the key.

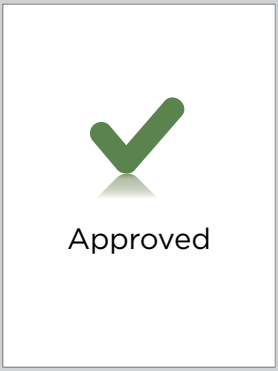
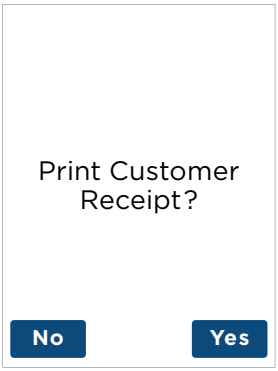
4.9 Pre-Authorisation Cancellation

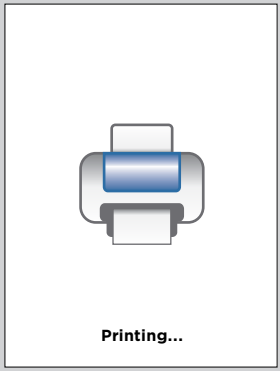
The Pre-Authorisation Cancellation process looks up the original pre-authorisation record, confirms the transaction value and reverses the pre-Authorisation payment.

Note: Pre-Authorisation Cancellation is available on UnionPay cards. The terminal will prompt 'trans not supported' if another card type is used.

Step	Terminal Display	Action
1		Initiate a Pre-Authorisation Cancellation from the main menu by selecting "Pre-Auth" on the touch screen or enter the number of the menu item using the keypad.
2		Select "Cancellation" on the touch screen or enter the number of the menu item using the keypad.
3		Enter the Pre Auth ID which is located on the original Pre-Authorisation receipt and press the touch screen or the ↵ to continue.

Step	Terminal Display	Action
4	RETREIVING INFORMATION Please Wait	The terminal will begin locating the stored transaction.
5	Cancellation AUD 55.55 CARD .....7702 Confirm? No Yes	To confirm the transaction is to be completed press the touch screen or the key.
6	CANCELLING PRE-AUTH Please Wait	The terminal will begin processing the cancellation.

Step	Terminal Display	Action
7	 	The cancellation receipt will be printed along with the transaction result.
8		Select "Yes" on the touch screen or press the key to print a customer copy. If not required, select "No" on the touch screen or press the key.

Step	Terminal Display	Action
9		Printing of customer receipt will begin.

4.9.1 Pre-Authorisation Cancellation Receipt

Pre-Authorisation Cancellation Merchant Copy	Pre-Authorisation Cancellation Customer Copy
MERCHANT NAME MERCHANT ADDRESS 1234 MERCH SUBURB 0212341234 HEADER AUSTRALIA ABN *–CANCELLED TRANS–* MID 33773607 TSP 1001000005011 TIME 18FEB14 14:23 TRAN 000006 CREDIT UICC CREDIT S CARD.....1234 AUTH 800132 **PRE-AUTH ID 01234567** **PRE-AUTH AUD500.00** **TOTAL AUD500.00** **(000) APPROVED** ***CANCELLED*** *–CANCELLED TRANS–* SAVE RECEIPT	MERCHANT NAME MERCHANT ADDRESS 1234 MERCH SUBURB 0212341234 HEADER AUSTRALIA ABN *–CANCELLED TRANS–* MID 33773607 TSP 1001000005011 TIME 18FEB14 14:23 TRAN 000006 CREDIT UICC CREDIT S CARD.....1234 AUTH 800132 **PRE-AUTH ID 01234567** **PRE-AUTH AUD500.00** **TOTAL AUD500.00** **(000) APPROVED** ***CANCELLED*** *–CANCELLED TRANS–* SAVE RECEIPT *CUSTOMER COPY*

5 Settlement and Reports

5.1 Settlement

Settlement for EFTPOS 1 can occur via a programmed terminal settlement or a manual settlement. The terminal must be powered on and be able to communicate with the bank for settlement to occur at the programmed time.

Important Points to Remember:

If a settlement is not performed during the day, all online transactions will automatically be processed when the bank completes the daily cut-off.

You can only complete settlement once in a 24 hour period. – **If you have attempted to settle twice, you will receive a message saying 'ALREADY SETTLED TODAY'.**

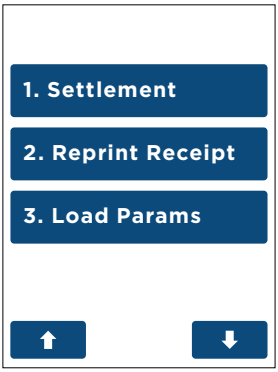
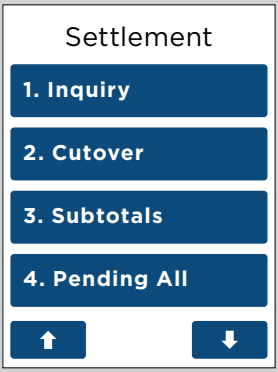
5.2 Auto Settlement

Auto settlement will automatically force a settlement daily at the time requested you when your merchant facility was established. If required, you can contact the Merchant Helpdesk to change your auto settlement time.

5.3 Manual Settlement

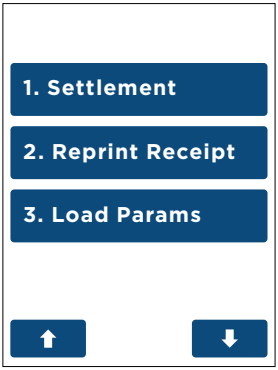
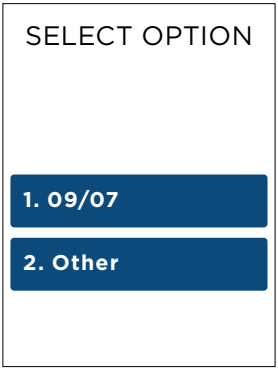
A settlement can be initiated anytime throughout the day prior to or after the bank's cut-off time of 9:30PM (AEST).

This function allows you to manually settle for the current trading day.

Step	Terminal Display	Action
1		Initiate manual settlement from the main menu by selecting "Settlement" on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Cutover" option on the touch screen or enter the number of the menu item using the keypad to begin settlement.
3		The terminal will connect to the bank and begin settlement.

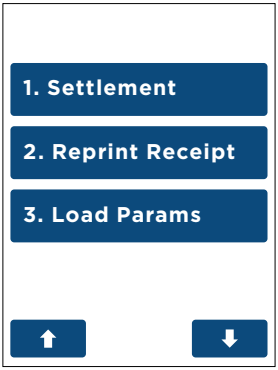
5.4 Inquiry

The following inquiry report can be run from the terminal at any time to show the totals for a particular trading day.

Step	Terminal Display	Action
1		Run an Inquiry report from the main menu by selecting "Settlement" on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Inquiry" option to run the report by pressing the touch screen or the key.
3		Select option 1 for an Inquiry report on the current trading date. Select option 2 for an Inquiry report on any other past trading date. *Note: For a current trading date Inquiry report the "2" value will be empty as settlement has not occurred.*

5.5 Subtotals Report

The subtotals report can be run from the terminal at multiple times per day for reporting purposes. The subtotal report will show the value of transactions since subtotals were last reset.

Step	Terminal Display	Action
1		Run a subtotals report from the main menu by selecting "Settlement" on the touch screen, or enter the number of the menu item using the keypad.
2		To run the report, select the "Subtotals" option on the touch screen or enter the number of the menu item using the keypad.
3		The terminal will then display the subtotals on screen.

Step	Terminal Display	Action
4	PRINT TOTALS? No Yes	The option to print the subtotals will also be available by pressing the ↵ key.
5	 Printing...	The subtotals report will begin printing. The terminal will prompt "Reset Totals?" after the report has been printed. Selecting "Yes" will reset the totals within the terminal to zero. This does not affect any of the inquiry report/cutover reports. Please note: Subtotals will not reset to zero after printing report and must be reset manually as required.

Step	Terminal Display	Action
	RESET TOTALS? No Yes	Subtotals Report ACQUIRER NAME MERCHANT NAME MERCHANT ADDRESS 1234 MERCH SUBURB 0212341234 HEADER AUSTRALIA ABN *----------* SUBTOTALS TSP 1001000005011 TIME 18FEB14 14:23 **Debit** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **Visa** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **MasterCard** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **Amex** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **Diners** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **JCB** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 **TOTALS** PUR 0 $0.00 TIP 0 $0.00 CASH 0 $0.00 REF 0 $0.00 TOT 0 $0.00 *----------*

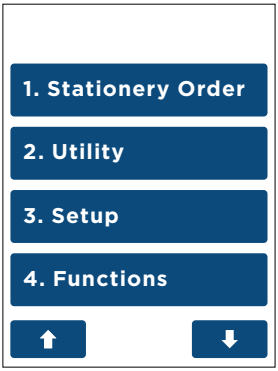
6 Settings

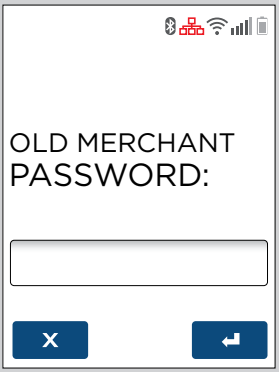
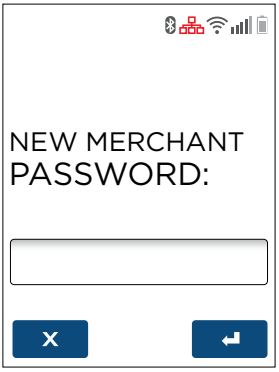
6.1 Merchant Password

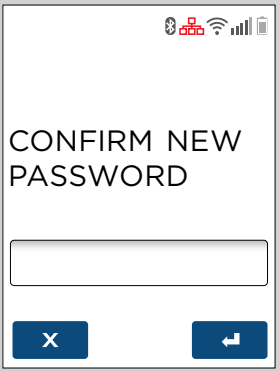
The terminal is programmed with a merchant password, which is required for refunds and other particular terminal functions. This password is a security measure to ensure only certain authorised personnel can access this functionality from the terminal.

If you know the merchant password it can be changed via the terminal at any time. If you do not know your password, please contact the Merchant Helpdesk.

The steps to change the merchant password from the terminal are as follows:

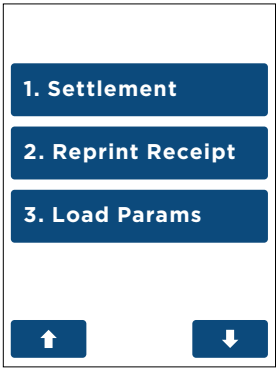
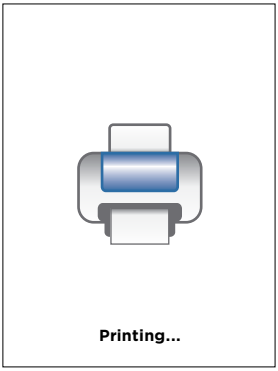
Step	Terminal Display	Action
1		On the main menu, select the "Setup" option on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Merchant Password" option on the touch screen or enter the number of the menu item using the keypad.

Step	Terminal Display	Action
3		Select "Change Password" on the touch screen to change the password from the terminal, or enter the number of the menu item using the keypad.
4		Key in the current 6-digit merchant password and press the touch screen or the ↵ key.
5		Key in the new 6-digit merchant password and press the touch screen or the ↵ key.

Step	Terminal Display	Action
6		Re-key to confirm the new 6-digit Merchant Password and press the touch screen or the key.
7		Once the Password has been changed successfully, "PASSWORD CHANGED" will be displayed.

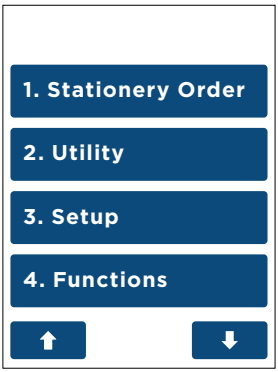
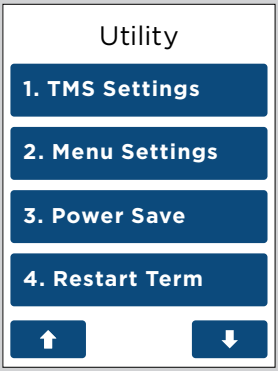
6.2 Reprint Receipt

This function allows you reprint the receipt for the last transaction.

Step	Terminal Display	Action
1		On the main menu, select "Reprint Receipt" on the touch screen or enter the number of the menu item using the keypad.
2		A copy of the last financial receipt will be printed.

6.3 Power Save

The power save feature allows you to control the time before the screen dims due to inactivity on the terminal. This feature is typically used to conserve battery power and extend the amount of time the terminal can be used for without re-charging.

Step	Terminal Display	Action
1		On the main menu select the "Utility" menu option on the touch screen or enter the number of the menu item using the keypad.
2		Select the "Power Save" option on the touch screen or enter the number of the menu item using the keypad.
3		To turn off Power Save select "None". To turn on Power Save and enter an inactivity time select "Inactive". To turn on Power Save always select "Always". This will automatically adjust the contrast on the terminal instantly when the terminal is in an idle state.

Step	Terminal Display	Action
4		If "Inactive" was selected enter the Inactivity time in seconds and press the touch screen or the key. This is the time before the screen automatically dims in idle state.

6.4 Surcharging

You have the option of charging customers an additional fee for paying by Credit card. Your terminal can automatically calculate and add the surcharge to each transaction. The surcharge must be limited to the reasonable cost of accepting the transaction.

You must ensure that your customers:

- Are aware that there is an extra charge for paying by Credit card/Debit card.
- Are aware what the cost will be before the transaction proceeds.

Make your customers aware

Consider using in-store notices or prominent messages on bills. Customers can then choose whether to pay the card fee or to use another form of payment, such as cash.

On-screen customer prompts

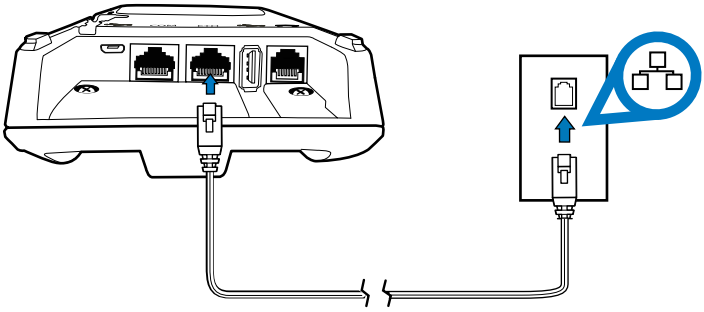
The terminal screen prompts customers to confirm whether they will accept the surcharge or choose to cancel the transaction.

How to add a surcharge fee

Contact the Merchant Helpdesk to activate surcharging on your terminal.

7 Network Configuration

7.1 Ethernet Setup



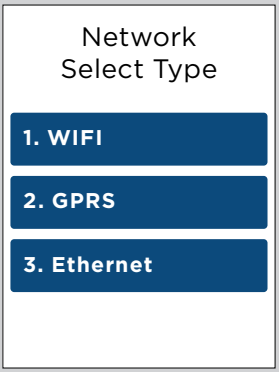
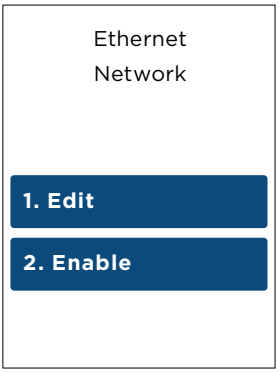
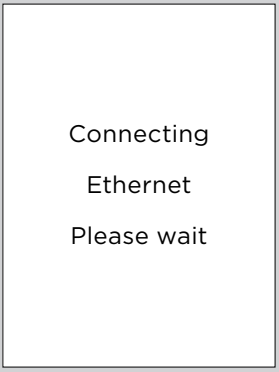
Your terminal has the ability to process transactions through a broadband connection. If you wish to use your broadband connection for transaction processing (via an Ethernet cable) please connect your terminal base to your broadband modem and follow the steps below.

Note: Most networks use Dynamic Host Configuration Protocol "DHCP" to allocate unique addresses to each computer on your network. It is recommended that you have DHCP Turned on at your router.

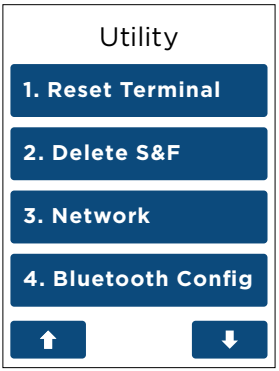
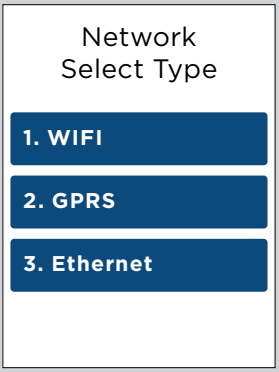
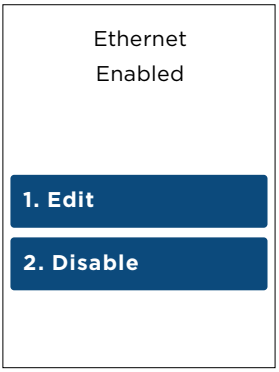
If DHCP is not turned on, you will need to have the following information on hand prior to your new terminal being installed:

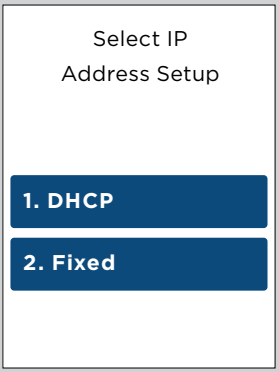
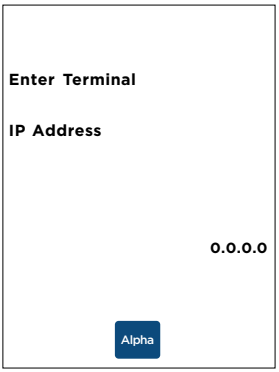
- IP Address
- Subnet Mask
- Default Gateway
- Primary DNS
- Secondary DNS

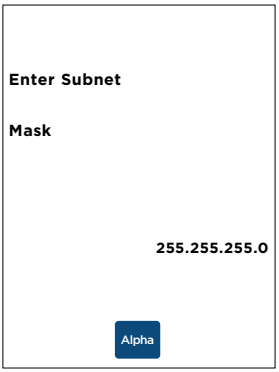
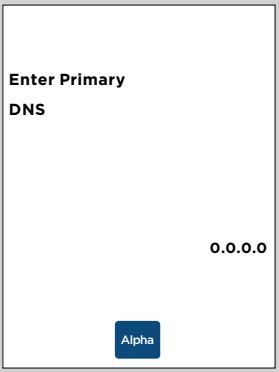
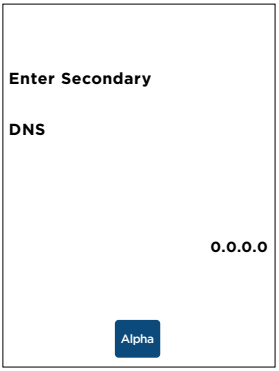
Step	Terminal Display	Action
1	Utility 1. Reset Terminal 2. Delete S&F 3. Network 4. Bluetooth Config	On the main menu navigate to and select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the Utility menu select the "Network" option on the touch screen or enter the number of the menu item using the keypad.

Step	Terminal Display	Action
2		Select the "Ethernet" option on the touch screen or enter the number of the menu item using the keypad.
3		Select "Enable" option on the touch screen or enter the number of the menu item using the keypad.
4		The terminal will now attempt to connect. Once successful the terminal will then revert back to the idle screen.

7.1.2 Edit Ethernet Network

Step	Terminal Display	Action
1		On the main menu select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the Utility menu select "Network" on the touch screen or enter the number of the menu item using the keypad.
2		Select "Ethernet" as the communication method.
3		Select "Edit" to setup/edit the settings for the Ethernet network.

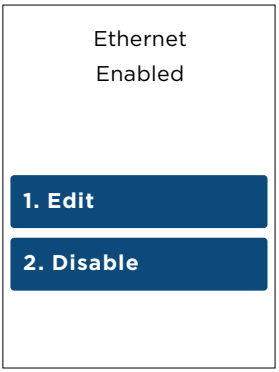
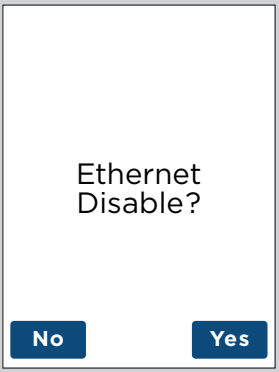
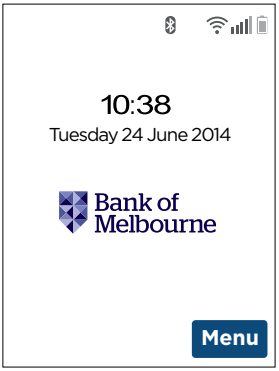
Step	Terminal Display	Action
4		Select the IP Address type. Go to Step 10 if selecting "DHCP". Go to Step 5 if selecting "Fixed".
5		Enter the correct terminal IP address then press on screen or the key.
6		Enter the correct gateway IP address then press on screen or the key.

Step	Terminal Display	Action
7		Enter the correct subnet IP address then press on screen or the key.
8		Enter the correct primary DNS then press on screen or the key.
9		Enter the correct secondary DNS then press on screen or the key.

Step	Terminal Display	Action
10	Connecting Ethernet Please wait	The terminal will now attempt to connect. Once successful, the terminal will then revert back to the idle screen. The Ethernet signal icon will now display on the idle screen.

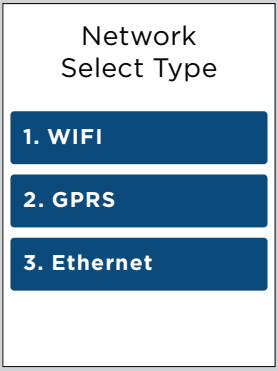
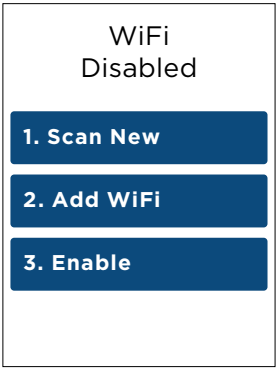
7.1.3 Disable Ethernet Function

Step	Terminal Display	Action
1	Utility 1. Reset Terminal 2. Delete S&F 3. Network 4. Bluetooth Config	On the main menu select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the utility menu select the "Network" option on the touch screen or enter the number of the menu item using the keypad.
2	Network Select Type 1. WIFI 2. GPRS 3. Ethernet	Select the "Ethernet" option on the touch screen or enter the number of the menu item using the keypad

Step	Terminal Display	Action
3		Select the "Disable" option on the touch screen or enter the number of the menu item using the keypad
4		The terminal will prompt to re-confirm disabling Ethernet. Select "Yes" on the touch screen or press the key to continue. To cancel select "No" or the key. Once confirmed, the terminal will return to the idle screen.
5		The Ethernet signal icon should now be removed from the idle screen.

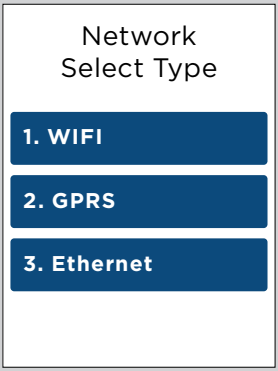
7.2 Enabling WiFi

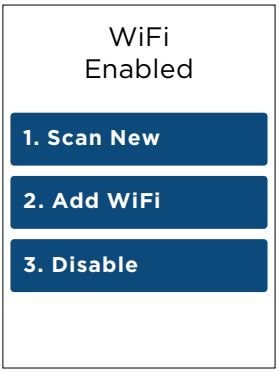
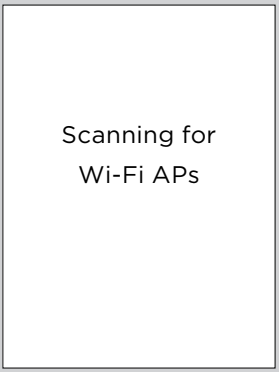
Your terminal has the ability to process transactions over the internet via a WiFi connection. If you wish to use a WiFi connection for transaction processing, follow the steps below.

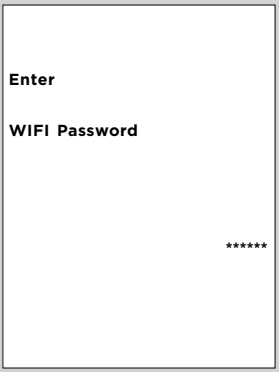
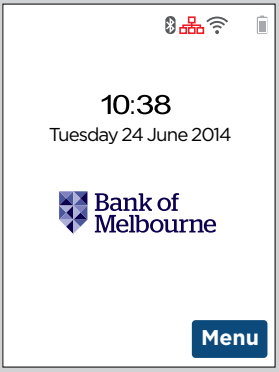
Step	Terminal Display	Action
1		On the main menu navigate to and select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the utility menu select the "Network" option on the touch screen or enter the number of the menu item using the keypad.
2		Select the "WiFi" option on the touch screen or enter the number of the menu item using the keypad.
3		Select the "Enable" option on the touch screen or enter the number of the menu item using the keypad.

Step	Terminal Display	Action
4		Terminal will now enable to WiFi communication mode.

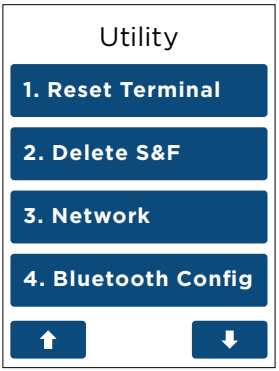
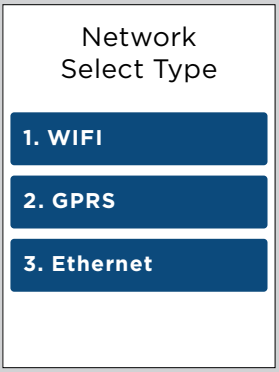
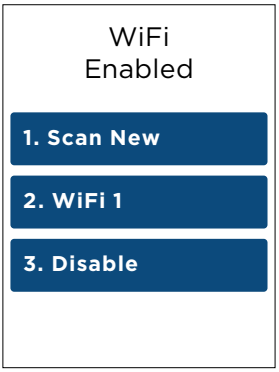
7.2.1 Scan for WiFi

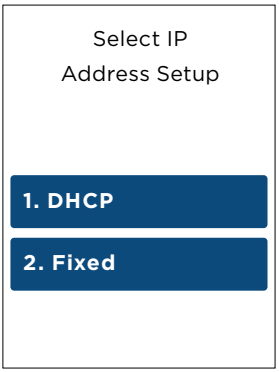
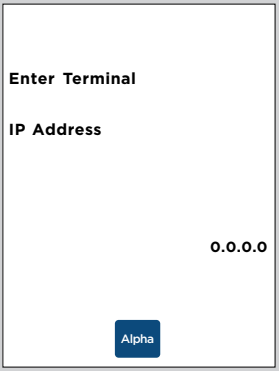
Step	Terminal Display	Action
1		On the main menu select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the utility menu select the "Network" option on the touch screen or enter the number of the menu item using the keypad.
2		Select the "WiFi" option on the touch screen or enter the number of the menu item using the keypad

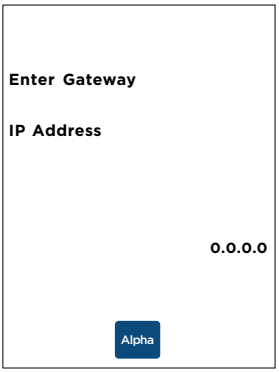
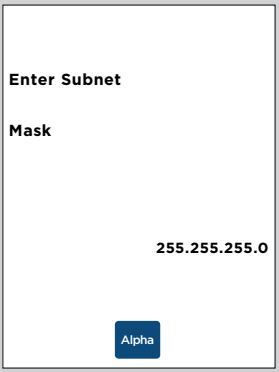
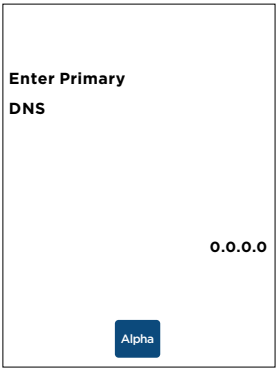
Step	Terminal Display	Action
3		Select the "Scan New" option on the touch screen or enter the number of the menu item using the keypad to scan for an available WiFi network.
4		The terminal will now scan for WiFi hotspots in the area.
5		Available WiFi hotspots will be shown on the screen. Use the up and down arrows to scroll through the list. Select the correct WiFi hotspot using the touch screen.

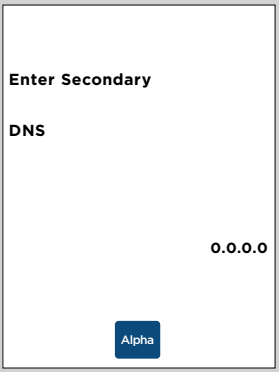
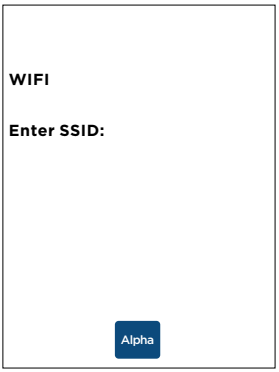
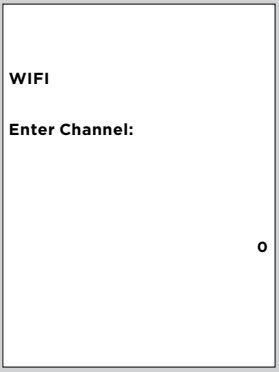
Step	Terminal Display	Action
6		Enter the WiFi password then press on screen or the key.
7		The terminal will now attempt to connect to the selected WiFi hotspot.
8		Upon successful connection, the terminal will show the WiFi network details and then return to the idle screen. The WiFi signal icon will now display on the idle screen.

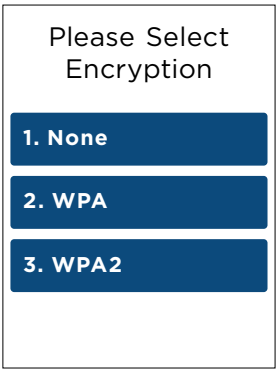
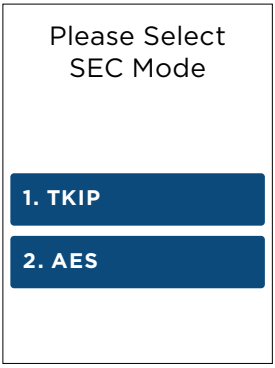
7.2.2 Edit WiFi Network

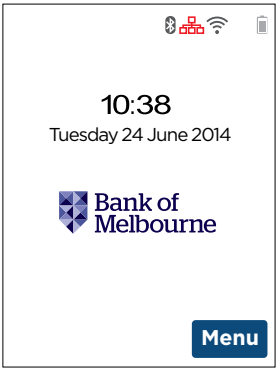
Step	Terminal Display	Action
1		On the main menu select the "Utility" option on the touch screen or enter the number of the menu item using the keypad. In the Utility menu select the "Network" option on the touch screen or enter the number of the menu item using the keypad.
2		Select the "WiFi" option on the touch screen or enter the number of the menu item using the keypad.
3		Select the "WiFi 1" option on the touch screen or enter the number of the menu item using the keypad. *Note: WiFi Network menu will now show "WiFIi" instead of "Add WiFi" as this is the WiFi connection remembered by the terminal.*

Step	Terminal Display	Action
4		Select the "Edit" to edit details for "WiFi 1" option on the touch screen or enter the number of the menu item using the keypad..
5		Select the IP address type on the touch screen or enter the number of the menu item using the keypad. Go to Step 11 if selecting "DHCP". Go to Step 6 if selecting "Fixed".
6		Enter the terminal IP address then press on screen or the ↵ key.

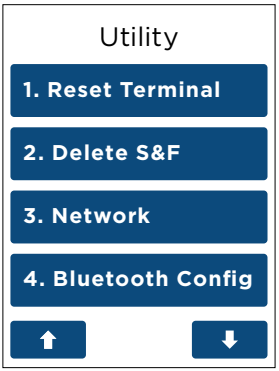
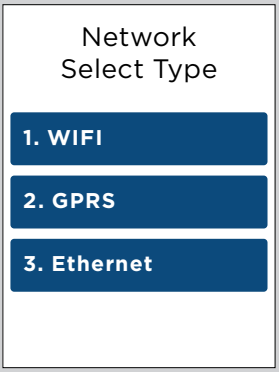
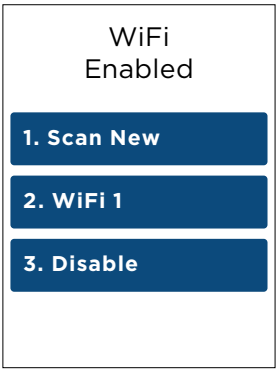
Step	Terminal Display	Action
7		Enter the gateway IP address then press on screen or the ↵ key.
8		Enter the subnet IP address then press on screen or the ↵ key.
9		Enter the primary DNS then press on screen or the ↵ key.

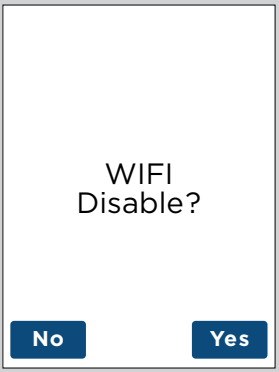
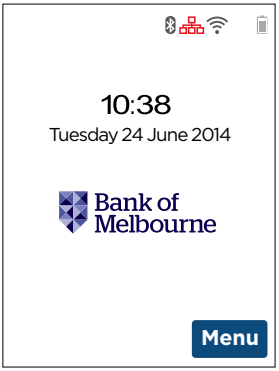
Step	Terminal Display	Action
10		Enter the secondary DNS then press on screen or the key.
11		Enter the WiFi SSID then press on screen or the key.
12		Enter the channel then press on screen or the key.

Step	Terminal Display	Action
13		Select the encryption type.
14		Enter the WiFi password then press on screen or the key.
15		Select the SEC (Security) mode.

Step	Terminal Display	Action
16		Terminal will now attempt to connect to the selected WiFi network.
17		Upon successful connection, the terminal will show the WiFi network details and then return to the idle screen. The WiFi signal icon will now display on the idle screen.

7.2.3 Disable WiFi Function

Step	Terminal Display	Action
1		On the main menu select "Utility". In the utility menu select "Network".
2		Select "WiFi" as the network type.
3		Select "Disable" to disable WiFi function.

Step	Terminal Display	Action
4		The terminal will prompt to re-confirm disabling WiFi. Select "Yes" to continue on the touch screen or press the key, or to cancel press "No" or the key. Once confirmed, the terminal will return to the idle screen.
5		The WiFi signal icon will now be removed from the idle screen.

8 Glossary

Charge Card	American Express, Diners Club or JCB card.
Credit Card	MasterCard®, Visa or UnionPay card.
CCV Number (Card Check Value)	An additional security feature used in transactions where the cardholder is not present (MOTO or ECI).
Debit Card	A card that gives the customer access to a cheque or savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal.
Merchant ID	An eight digit number used to obtain an authorisation code for credit card transactions. This number is unique to your terminal, and can be found on any of the following: A receipt printed on your terminal Your merchant statement.
Merchant Password	A merchant password is required for refunds and certain terminal functions. Ensure you keep your password secure so only authorised personnel can access these functions.
MOTO (Mail Order or Telephone Order)	Transactions initiated by mail or telephone are known as MOTO. ***This is only available for approved merchants.***
PAN (Primary Account Number)	The unique payment card number (typically for credit or debit cards) that identifies the issuer and the particular cardholder account).
PIN (Personal Identification Number)	A number used as a security access code for EFTPOS transactions.
TRAN (Transaction Reference Number)	The transaction reference number is an invoice number, found on your terminal receipt.

9 Troubleshooting

9.1 Response Codes

See below for response codes that will appear on your terminal receipts and an explanation of the response codes.

Status	Terminal Display	Explanation	Action To Be Taken
000	TRANSACTION APPROVED	The transaction has been approved and finalised.	No action required.
001	SIGNATURE REQUIRED *followed by* SIGNATURE APPROVED	The transaction has been approved but need verification of ID.	Verify Signature of cardholder.
005	SIGNATURE REQUIRED *followed by* SIGNATURE APPROVED	The transaction has been approved by the card offline.	Verify Signature of cardholder.
100	DO NOT HONOUR	The cardholder's bank has not allowed the transaction.	Seek another form of tender.
101	EXPIRED CARD	The cardholder's card has expired.	Seek another form of tender.
106	PIN TRIES EXCEEDED	The cardholder has exceeded the number of allowable PIN tries.	Seek another form of tender.
107	CONTACT ISSUER	The cardholder's bank has not allowed the transaction.	Seek another form of tender.
111	INVALID CARD	The cardholder's card is not accepted for the transaction.	Seek another form of tender.
114	NO CREDIT ACCOUNT	This card does not have credit account.	Ask customer to select another account.
116	CONTACT ISSUER	The cardholder's bank has not allowed the transaction and requires the cardholder to contact them.	Seek another form of tender
117	INCORRECT PIN	The customer has entered an incorrect PIN number.	Advise customer to retry PIN entry.
118	CONTACT BANK	The cardholder's card is not accepted for the transaction.	Seek another form of tender.

Status	Terminal Display	Explanation	Action To Be Taken
119	CONTACT BANK	The cardholder's card is not accepted for the transaction.	Seek another form of tender.
121	CONTACT ISSUER	The cardholder's card has exceeded its withdraw limit.	Seek another form of tender.
123	LIMIT EXCEEDED	The cardholder's card has exceeded its transaction limit.	Seek another form of tender.
200	CONTACT ISSUER	The cardholder's bank has not allowed the transaction and requires the cardholder to contact them.	Seek another form of tender.
201	EXPIRED CARD	The cardholder's card has expired.	Seek another form of tender.
202	CONTACT BANK	The cardholder's bank has blocked card due to suspected misuse.	Contact bank.
206	PIN TRIES EXCEEDED	The cardholder has exceeded the number of allowable PIN tries.	Seek another form of tender.
210	CONTACT BANK	The cardholder's bank has blocked card due to suspected misuse.	Contact bank.
902	INVALID TRANSACTION	Transaction requested is not allowed for this terminal or this card.	Seek another form of tender or try another transaction.
907	ISSUER UNAVAILABLE	The cardholder's bank is unable to be contacted to authorise the transaction.	Retry the transaction. If transaction still declines offline, check connectivity icon status on terminal. Seek another form of tender.
YI	APPROVED	The transaction has been approved offline and finalised.	No action required.
Y3	APPROVED	The transaction has been approved offline and finalised.	No action required.

Status	Terminal Display	Explanation	Action To Be Taken
Z1	CHIP DECLINED	The transaction has been declined offline by the card.	Retry the transaction. If transaction still declines offline, check connectivity icon status on terminal. Seek another form of tender.
Z3	CHIP DECLINED	The transaction has been declined offline as the terminal was unable to send transaction online.	Retry the transaction. If transaction still declines offline, check connectivity icon status on terminal. Seek another form of tender.
Z4	CHIP DECLINED	The transaction has been declined by the card.	Seek another form of tender.

9.2 Hardware Faults

Hardware Faults	Action
Terminal does not start	Ensure that the battery charge state is not below the critically low level. The terminal will not work if there is insufficient charge remaining in the battery. Connect terminal to a power source for at least 15 minutes if terminal is below operational battery charge state. Ensure that you press the ↵ key for approximately 10 seconds, until the terminal back-light turns on.
No response from the terminal	Ensure that the power cable is securely connected to the base and the terminal is charging. Power off the terminal for 10 seconds. Power on the terminal. Retry the transaction. Call Merchant Helpdesk if the problem persists.
Terminal not reading cards	Re-insert/swipe the card as per instructions in Section 3. If there is still no response from the card reader power off the terminal for 10 seconds. Power on the terminal. Attempt transaction again. Call Merchant Helpdesk if the problem persists.
Paper/Printing Faults	Remove the paper roll from the printer to ensure that there is no paper caught. If the existing paper roll is damaged in any way then replace this with a new roll. Verify that the printer door is properly latched. Ensure that the battery charge state is not below the critically low level. Plug terminal to a power source. If the problem continues, power off the terminal for 10 seconds. Power on the terminal. Print a sample receipt. This will confirm if the printer is operational. Call Merchant Helpdesk if the problem persists.

Hardware Faults	Action
Terminal prompt "Merchant not configured"	Ensure the terminal has connectivity Initiate a "Load Params" from the terminal If the above step was unsuccessful, power off the terminal for 10 seconds. Power on the terminal. Re-initiate a "Load Params" from the terminal. Call Merchant Helpdesk if the problem persists.
Parameter Download Failed (xx)	Ensure the terminal has connectivity. Initiate a "Load Params" from the terminal. If above step failed, restart terminal from the Utility function list. Re-initiate a "Load Params" from the terminal. Call Merchant Helpdesk if the problem persists.
Transaction going offline	Ensure the terminal has connectivity. Check under "Settlement". Initiate a "Load Params" from the terminal. Call Merchant Helpdesk if the problem persists.

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